

Cymorth ariannol - budd-daliadau

Mae'r wybodaeth hon ynghylch budd-daliadau. Mae'r wybodaeth yn ymdrin â:

- Beth yw budd-daliadau?
- Os na chawsoch eich geni yn y DU
- Os oes gennych anghenion gofal neu symudedd
- Os na allwch weithio neu os ydych ar incwm isel
- Os ydych chi'n gofalu am rywun â chanser
- Help gyda chostau'r cartref
- Os ydych chi wedi cyrraedd oedran pensiwn
- Beth i'w wneud nesaf
- Sut gall Macmillan helpu
- Rhagor o wybodaeth yn eich iaith
- Cyfeiriadau a diolchiadau

Gobeithiwn y bydd y daflen ffeithiau hon yn ateb eich cwestiynau.

Gallwch hefyd ffonio Cymorth Canser Macmillan ar y rhif rhadffôn **0808 808 00 00**, o ddydd Llun i ddydd Gwener, 9am i 8pm. Mae gennym gyfieithwyr, felly gallwch siarad gyda ni yn eich iaith eich hun. Pan fyddwch yn ein ffonio, dywedwch wrthym yn Saesneg pa iaith yr ydych ei hangen (dywedwch "Welsh").

Mae mwy o wybodaeth mewn ieithoedd eraill yn macmillan.org.uk/translations

Beth yw budd-daliadau?

Mae budd-daliadau'n daliadau oddi wrth y llywodraeth i bobl sydd angen help gyda chost byw. Pan fyddwch chi wedi cael diagnosis o ganser, mae'n bosibl y bydd modd i chi gael budd-daliadau os ydych chi:

- yn sâl
- yn anabl
- ar incwm isel
- yn gofalu am rywun.

Mae sawl math gwahanol o fudd-daliadau. Yma, rydym yn egluro rhai cyffredin.

Os na chawsoch eich geni yn y DU

Efallai na chewch rai budd-daliadau os:

- ydych chi wedi dod o wlad arall i fyw neu i weithio yn y DU
- ydych chi'n geisiwr lloches.

Gall rheolau budd-daliadau fod yn anodd eu deall. Gallwch ffonio Macmillan ar **0808 808 00 00** a siarad gyda chynghorydd hawliau lles am gyngor.

Os oes gennych anghenion gofal neu symudedd

- **Mae'r Taliad Annibyniaeth Personol** ar gyfer pobl rhwng 16 a 64 oed sy'n cael problemau symud o gwmpas neu edrych ar ôl eu hunain. Mae'n rhaid i chi fod wedi cael y problemau hyn am o leiaf dri mis. Mae'n rhaid i chi ddisgwyl eu cael am naw mis arall o leiaf.
- **Mae'r Lwfans Gweini** ar gyfer pobl sy'n 65 mlwydd oed neu'n hŷn sy'n cael anhawster edrych ar ôl eu hunain. Gall hyn fod oherwydd eu bod yn sâl neu fod ganddyn nhw anabled. Er enghraifft, mae'n bosibl y byddwch chi angen help i godi o'r gwely, i gael bath neu i wisgo amdanoch, ac ati. Mae'n rhaid i chi fod wedi bod angen yr help hwn am o leiaf chwe mis.

Os nad oes modd gwella eich canser, mae'n bosibl y byddwch yn gallu cael Taliad Annibyniaeth Personol neu Lwfans Gweini o dan reolau arbennig. Mae'r rheolau hyn yn golygu y cewch y budd-dal yn gyflym ac ar y gyfradd uchaf. Gall eich meddyg neu nyrs helpu gyda hyn.

Os na allwch weithio neu os ydych ar incwm isel

- Mae'r Tâl Salwch Statudol ar gyfer pobl sydd angen cymryd amser i ffwrdd o'u gwaith oherwydd eu bod yn sâl. Os ydych chi'n gymwys ar gyfer hyn, bydd yn rhaid i'ch cyflogwr dalu hwn i chi bob wythnos. Fe fyddan nhw'n ei dalu ar gyfer hyd at 28 wythnos o salwch.
- Mae'r Lwfans Cyflogaeth a Chymorth ar gyfer pobl nad ydyn nhw'n gallu gweithio am eu bod yn sâl neu'n anabl. Mae'n bosibl y byddwch hefyd yn gallu cael y budd-dal hwn os mai dim ond ychydig o waith y gallwch ei wneud.
- Os nad ydych chi'n ennill llawer o arian neu os nad ydych chi'n gallu gweithio, mae'n bosibl y bydd modd i chi gael Credyd Cynhwysol. Mae hyn yn dibynnu ar ble'r ydych chi'n byw. Nid yw ar gael ym mhob man yn y DU.

Os ydych chi'n gofalu am rywun â chanser

- Lwfans Gweini - ar gyfer pobl sy'n gofalu am rywun sydd angen llawer o help. Mae'n rhaid i chi fod yn 16 oed neu hŷn. Mae'n rhaid i chi fod yn gofalu am y person am o leiaf 35 awr yr wythnos. Does dim angen i chi fod yn perthyn iddyn nhw nac yn byw gyda'ch gilydd. Gallwch gael y budd-dal hwn hyd yn oed os ydych chi'n gwneud rhywfaint o waith am dâl.
- Nid yw Credyd Gofalwyr yn rhoi arian i chi o gwbl. Ond mae'n helpu i ddiogelu eich hawl i Bensiwn Gwladol yn ddiweddarach yn eich bywyd. Mae'n rhaid i chi ofalu am o leiaf un unigolyn am 20 awr neu fwy yr wythnos i'w gael.

Help gyda chostau'r cartref

- **Mae'r Budd-dal Tai** yn helpu i dalu eich rhent os ydych chi ar incwm isel. Mae'r swm a gewch chi'n gallu dibynnu ar lle'r ydych chi'n byw, eich oedran a nifer yr ystafelloedd gwely sydd gennych chi.
- Os yw **Credyd Cynhwysol** ar gael yn eich ardal chi, mae'n bosibl y bydd modd i chi gael taliad i helpu gyda'ch rhent neu gostau tai eraill.

Os ydych chi wedi cyrraedd oedran pensiwn

- **Mae Pensiwn y Wladwriaeth** yn daliad wythnosol rydych yn ei gael gan y llywodraeth pan fyddwch yn cyrraedd oed penodol. Mae'r oedran hwn yn dibynnu ar bryd gawsoch chi eich geni. Gallwch ddod o hyd i'ch oedran Pensiwn y Wladwriaeth yn **gov.uk**
- **Mae'r Credyd Pensiwn** yn fudd-dal ar gyfer pobl sydd wedi cyrraedd oedran Pensiwn y Wladwriaeth ac sydd ag incwm isel. Mae'n rhoi swm ychwanegol ar ben eich Pensiwn y Wladwriaeth.

Beth i'w wneud nesaf

Yn yr wybodaeth hon, dim ond am rai o'r budd-daliadau sydd ar gael rydyn ni wedi sôn. Mae'n syniad da siarad ag un o'n hymgyngorwyr cyngor ar les i weld a allwch chi hawlio unrhyw fudd-dal arall. Gallwch ein ffonio ni am ddim ar 0808 808 00 00. Gallwn ddweud mwy wrthydd chi am ba fudd-daliadau y gallech chi eu hawlio. Gallem hefyd eich helpu i wneud cais.

Cewch ragor o wybodaeth a chyfle i wneud cais am fudd-daliadau ar-lein. Ewch i:

- **gov.uk** os ydych chi'n byw yn Lloegr, yr Alban neu yng Nghymru
- **nidirect.gov.uk** os ydych yn byw yng Ngogledd Iwerddon.

Sut gall Macmillan helpu

Mae Macmillan yma i'ch helpu chi a'ch teulu. Gallwch gael cymorth gan:

- Llinell Gymorth Macmillan. Mae gennym gyfieithwyr, felly gallwch siarad gyda ni yn eich iaith. Ffoniwch **0808 808 00 00** o ddydd Llun i ddydd Gwener, 9am–8pm.
- Gwefan Macmillan. Ewch i **macmillan.org.uk** am lawer o wybodaeth Saesneg am ganser a byw gyda chanser. Mae mwy o wybodaeth mewn ieithoedd eraill yn **macmillan.org.uk/translations**
- Canolfannau gwybodaeth. Yn y ganolfan wybodaeth, gallwch siarad gydag arbenigwr canser a chael gwybodaeth ysgrifenedig. Chwiliwch am eich canolfan agosaf yn **macmillan.org.uk/informationcentres** neu ffoniwch ni. Efallai y bydd gan eich ysbyty ganolfan.
- Grwpiau cefnogi lleol. Dewch o hyd i grŵp yn lleol i chi yn **macmillan.org.uk/supportgroups** neu ffoniwch ni.
- Cymuned Ar-lein Macmillan. Gallwch siarad gyda phobl eraill mewn sefyllfaoedd tebyg yn **macmillan.org.uk/community**

Mwy o wybodaeth yn Gymraeg

Mae gennym wybodaeth yn Gymraeg am y pynciau hyn:

Mathau o ganser

- Canser y fron
- Canser y coluddyn mawr
- Canser yr ysgyfaint
- Canser y brostad

Triniaethau

- Cemotherapi
- Radiotherapi
- Llawfeddygaeth

Ymdopi â chanser

- Os cewch ddiagnosis o ganser - canllaw cyflym
- Problemau bwyta a chanser
- Diwedd oes
- Bwyta'n iach
- Blinder gyda chanser
- Sgil-ffeithiau triniaeth canser
- Yr hyn y gallwch chi ei wneud i helpu eich hun
- Arian a chanser – Help gyda chostau

I weld yr wybodaeth hon, ewch i macmillan.org.uk/translations

Siaradwch â ni yn Gymraeg

Gallwch ffonio Macmillan am ddim ar **0808 808 00 00** a siarad â ni yn eich iaith eich hun trwy gyfieithydd. Gallwch siarad gyda ni am eich pryderon a holi eich cwestiynau meddygol. Dywedwch wrthym, yn Saesneg, yr iaith rydych eisiau ei defnyddio.

Rydyn ni ar agor o ddydd Llun i ddydd Gwener, 9am tan 8pm.

Cyfeiriadau a diolchiadau

Mae'r wybodaeth hon wedi ei hysgrifennu a'i golygu gan dîm Datblygu Gwybodaeth Canser Cymorth Canser Macmillan.

Mae'r wybodaeth hon yn seiliedig ar lyfryn Macmillan *Help with the cost of cancer*. Gallwn anfon copi i chi, ond mae'r llyfryn llawn ar gael yn Saesneg yn unig.

Mae'r wybodaeth hon wedi cael ei hadolygu gan arbenigwyr perthnasol a'i chymeradwyo gan Neal Southwick, Arweinydd Rhaglen Cymorth Ariannol Macmillan.

Gyda diolch i: Roy Beeson, Rheolwr y Gwasanaeth Cyngor, Atebion Anabledd Gorllewin Canolbarth Lloegr; Justine Burton, Arweinydd Technegol Tîm Hawliau Lles Macmillan; Denise Forde, Ymgynghorydd Hawliau Lles Macmillan, Anthony Martin, Rheolwr Partneriaethau Gwasanaeth Budd-daliadau Macmillan; Andrew Montgomery, Rheolwr Partneriaethau Gwasanaeth Budd-daliadau Macmillan; a Tina Smith, Rheolwr Budd-daliadau Lles Macmillan, Cyngor Castell-nedd Port Talbot.

Diolch hefyd i'r bobl sydd wedi eu heffeithio gan ganser a adolygodd y rhifyn hwn.

Mae'r holl wybodaeth yn seiliedig ar y dystiolaeth orau sydd ar gael. Am ragor o wybodaeth am y ffynonellau a ddefnyddiwn, cysylltwch â ni yn bookletfeedback@macmillan.org.uk



Adolygwyd y cynnwys: Medi 2018

Adolygiad arfaethedig nesaf: 2020

Rydym yn gwneud pob ymdrech i sicrhau bod yr wybodaeth a ddarperir gennym yn gywir, ond ni ddylid dibynnu arni i adlewyrchu cyflwr presennol ymchwil feddygol, sy'n newid o hyd. Os ydych chi'n poeni am eich iechyd, siaradwch â'ch meddyg. Ni all Macmillan fod yn gyfrifol am unrhyw golled neu ddifrod sy'n deillio o unrhyw gamgymeriad yn y wybodaeth hon na gwybodaeth trydydd parti, fel gwybodaeth ar wefannau rydym yn rhoi dolenni atyn nhw.

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Financial support – benefits

This information is about benefits. This information covers:

- What are benefits?
- If you were not born in the UK
- If you have care or mobility needs
- If you cannot work or have a low income
- If you look after someone with cancer
- Help with housing costs
- If you are of pension age
- What to do next
- How Macmillan can help
- More information in your language
- References and thanks

We hope this fact sheet answers your questions.

You can also call Macmillan Cancer Support on freephone **0808 808 00 00**, Monday to Friday, 9am to 8pm. We have interpreters, so you can speak to us in your own language. When you call us, please tell us in English which language you need (say “xxxxx”).

There is more information in other languages at macmillan.org.uk/translations

What are benefits?

Benefits are payments from the government to people who need help with the cost of living. When you have cancer, you might be able to get benefits because you:

- are ill
- have a disability
- have a low income
- are looking after someone.

There are many different benefits. Here we explain some common ones.

If you were not born in the UK

You may not be able to get some benefits if:

- you have come from another country to live or work in the UK
- you are an asylum seeker.

The rules can be hard to understand. You can call Macmillan on **0808 808 00 00** and speak to one of our welfare rights adviser for advice.

If you have care or mobility needs

- **Personal Independence Payment** is for people aged 16 to 64 who have problems moving around or looking after themselves. You must have had these problems for at least 3 months. You must expect to have them for at least 9 more months.
- **Attendance Allowance** is for people aged 65 or over who have problems looking after themselves. This can be because they are ill or have a disability. For example, you might need help with things like getting out of bed, having a bath or dressing yourself. You must have needed this help for at least 6 months.

If your cancer cannot be cured, you may be able to get Personal Independence Payment or Attendance Allowance under special rules. These rules mean you will get the benefit quickly and at the highest amount. Your doctor or nurse can help you with this.

If you cannot work or have a low income

- Statutory Sick Pay is for people who need to take time off from their job because they are ill. If you qualify for this, your employer must pay it to you each week. They will pay it for up to 28 weeks of illness.
- Employment and Support Allowance is for people who cannot work because they are ill or disabled. You may also be able to get this benefit if you can only do a small amount of work.
- If you do not earn much money or cannot work, you may be able to get Universal Credit. This will depend on where you live. It is not available everywhere in the UK.

If you look after someone with cancer

- Carer's Allowance is for people looking after someone who needs a lot of help. You must be aged 16 or over. You must be caring for the person for at least 35 hours a week. You do not need to be related to them or living together. You can get this benefit even if you do some paid work.
- Carer's Credit does not give you any money. But it helps protect your right to a State Pension later in life. You must look after at least one person for 20 hours or more a week to get it.

Help with housing costs

- **Housing benefit** helps you to pay your rent if you have a low income. The amount you can get depends on where you live, your age and the number of bedrooms you have.
- If **Universal Credit** is available in your area, you might be able to get a payment to help with your rent or other housing costs.

If you are of pension age

- **State Pension** is a weekly payment you can get from the government when you reach a certain age. This age depends on when you were born. You can find out your State Pension age at **gov.uk**
- **Pension Credit** is for people who have reached State Pension age and have a low income. It gives you an extra amount on top of your State Pension.

What to do next

In this information, we have only talked about some of the benefits that are available. It is a good idea to talk to one of our welfare rights advisers to see if you can claim any other benefits. You can call us free on 0808 808 00 00. We can tell you more about which benefits you may be able to claim. We can also help you apply.

You can find more information and apply for benefits online. Visit:

- **gov.uk** if you live in England, Scotland or Wales
- **nidirect.gov.uk** if you live in Northern Ireland.

How Macmillan can help

Macmillan is here to help you and your family. You can get support from:

- The Macmillan Support Line. We have interpreters, so you can speak to us in your language. Just call **0808 808 00 00** from Monday to Friday, 9am to 8pm.
- The Macmillan website. Visit **macmillan.org.uk** for lots of English information about cancer and living with cancer. There is more information in other languages at **macmillan.org.uk/translations**
- Information centres. At an information centre, you can talk to a cancer support specialist and get written information. Find your nearest centre at **macmillan.org.uk/informationcentres** or call us. Your hospital might have a centre.
- Local support groups. Find a group near you at **macmillan.org.uk/supportgroups** or call us.
- The Macmillan Online Community. You can talk to other people in similar situations at **macmillan.org.uk/community**

More information in [language]

We have information in [language] about these topics:

Types of cancer

- Breast cancer
- Large bowel cancer
- Lung cancer
- Prostate cancer

Treatments

- Chemotherapy
- Radiotherapy
- Surgery

Coping with cancer

- If you're diagnosed with cancer – a quick guide
- Eating problems and cancer
- End of life
- Healthy eating
- Tiredness (fatigue) and cancer
- Side effects of cancer treatment
- What you can do to help yourself
- Money and cancer – Help with costs

To see this information, go to [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

Speak to us in [language]

You can call Macmillan free on **0808 808 00 00** and speak to us in your own language through an interpreter. You can talk to us about your worries and ask medical questions. Just tell us, in English, the language you want to use.

We are open Monday to Friday, 9am to 8pm.

References and thanks

This information has been written and edited by Macmillan Cancer Support's Cancer Information Development team.

This information is based on the Macmillan booklet *Help with the cost of cancer*. We can send you a copy, but the full booklet is only available in English.

This information has been reviewed by relevant experts and approved by Neal Southwick, Macmillan Financial Support Programme Lead.

With thanks to: Roy Beeson, Advice Service Manager, Disability Solutions West Midlands; Justine Burton, Macmillan Welfare Rights Team Technical Lead; Denise Forde, Macmillan Welfare Rights Adviser, Anthony Martin, Macmillan Benefit Service Partnerships Manager; Andrew Montgomery, Macmillan Benefit Service Partnerships Manager; and Tina Smith, Macmillan Welfare Benefits Manager, Neath Port Talbot Council.

Thanks also to the people affected by cancer who reviewed this edition.

All our information is based on the best evidence available. For more information about the sources we use, please contact us at bookletfeedback@macmillan.org.uk



Content reviewed: September 2018

Next planned review: 2020

We make every effort to ensure that the information we provide is accurate but it should not be relied upon to reflect the current state of medical research, which is constantly changing. If you are concerned about your health, you should consult your doctor. Macmillan cannot accept liability for any loss or damage resulting from any inaccuracy in this information or third-party information such as information on websites to which we link.

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